

Last Updated: October 13, 2021

Tenant Overview

Subsidized Housing Emergency Rental
Assistance (SHERA)



SHERA Overview

- The Subsidized Housing Emergency Rental Assistance (SHERA) program is a federally funded emergency housing assistance program for renters in subsidized housing impacted by COVID-19.
- Qualified owners of subsidized housing can apply for assistance on behalf of all their income-eligible residents with rental arrears.
- SHERA can provide assistance to cover up to 18 months of tenant-paid rent due during the eligible SHERA period starting on April 1, 2020.

KEY POLICY GUIDELINES

1. ELIGIBILITY



- The household has a household income at or below 80% [Area Median Income \(AMI\)](#).
- The household has experienced a financial hardship due to COVID-19.
- The landlord provides proof of non-payment of rent.



2. ELIGIBLE USE OF FUNDS

Eligible use of funds:

- Up to 18 months of tenant-paid rent due on or after April 1, 2020.
- No dollar limit per household.
- Will only cover rental arrearages, not other landlord-imposed costs such as parking fees, pet fees, or damages.
- Does not cover utilities or moving expenses.



3. TENANT CERTIFICATION

The signed Tenant Certification attests to:

- **COVID-19 Impact:** The tenant has incurred a financial hardship due to COVID-19.
- **Notifying the Owner of any Duplicate Assistance:** The tenant will notify the landlord if other rental assistance is received for the same rent paid by SHERA and make best efforts to return any over-payment.
- **Tenant Permission:** Gives owner permission to apply for benefits on tenant's behalf, and to share the information necessary for doing so.

4. STEPS FOR TENANT



1. Work with your landlord to make sure your household qualifies
2. Complete and sign the tenant certification to:
 1. Certify that your household's financial hardship was directly or indirectly caused by COVID-19;
 2. Affirm that you will notify your landlord of any other assistance you receive for the same rent paid by SHERA and work to resolve any over-payment; and
 3. Give the property owner permission to apply for back rent on your behalf

5. TENANT NOTIFICATIONS



Owners must provide participating tenants with notifications regarding:

- Documents needed to apply (or re-apply)
- Confirmation of application submittal
- Requests for additional documents
- Application approval and payment to tenant account
- Application denial will be provided by DHCD

6. PRIORITIZATION



Funding will be prioritized for those who have been unemployed for 90 days or more and for those with a household AMI of 50% or lower at the time of application.

SHERA Frequently Asked Questions

FAQ

1. Why should I participate in SHERA?

Under SHERA, your landlord will complete a lot of the paperwork needed to receive funds to pay past due rent. If your application is approved and you receive SHERA assistance, the rent you owe for the eligible SHERA period will be paid. You will also receive protection against eviction for non-payment of rent for 6 months after you receive your last SHERA benefit payment.

2. What should I do if I have already applied for another emergency rental assistance program, like RAFT, through a local Regional Administering Agency (RAA)?

If you have already applied for RAFT or for another type of emergency rental assistance, and your application is still pending, you should continue with that application and **NOT** move forward with SHERA. If you previously received RAFT or another type of emergency rental assistance, and still have unpaid rent due for the eligible SHERA period, you are **STILL ELIGIBLE** to participate in SHERA.

3. When should I consider applying to other rental assistance programs instead of or in addition to SHERA? What are the limits on assistance that apply to more than one rental assistance program?

If you owe money that SHERA does not cover, such as rent from before April 1, 2020, or moving or utility expenses, you should consider applying for other emergency rental assistance through your local Regional Administering Agency (RAA). State and federally-funded rental assistance programs cannot pay for the same costs, but they may pay for arrearages from different time periods. Visit <https://www.mass.gov/applying-for-rental-assistance-in-massachusetts-to-avoid-eviction> for information on applying for other assistance.

SHERA Frequently Asked Questions (Cont.)

FAQ

4. What does it mean for my landlord to apply on my behalf?

By signing the tenant certification, you are giving your landlord permission to apply for SHERA emergency rental assistance to clear your rent arrearages during the eligible SHERA period.

5. How does it help me if my landlord applies for SHERA?

If you participate in SHERA, you won't need to apply for rental assistance from another agency. The landlord can submit all the paperwork for you in order to get your back rent paid. Also, by participating in SHERA, the landlord has agreed to work with you to maintain your housing and cannot evict you for non-payment of rent for at least six months after the last rental payment is received.

6. Who can assist me with my application?

Your landlord or management agent can help you complete the forms and determine what method of income verification will be the easiest for you.

7. When can I expect to hear from my landlord about SHERA assistance and on my application?

You will receive notifications from your landlord when:

- Documents are needed for the landlord to apply on your behalf
- Your application is submitted
- Additional documents are needed
- Your application was approved / payment was made to your account
- Your application was denied, with reason(s) for denial (this will be provided by DHCD)

SHERA Frequently Asked Questions (Cont.)

FAQ

8. What information do I need to give to my landlord?

You will need to provide a signed tenant certification and supporting income documentation to prove you meet income eligibility requirements.

9. What do tenants need to be able to certify income?

Your household income can be certified in one of the following ways:

1. Your landlord may use your most recent income certification to confirm your household income is at or below 80% of area median income.
2. Your landlord may also choose one of the following methods to verify your income:
 - Provide your landlord with a filed 2020 Form 1040 federal income tax return for the head of household and other adults over the age of 18.
 - Provide updated income verification documents you would normally present at any regular recertification.
 - Provide two recent months of paystubs (one from each month for each job), unemployment benefit checks, or other proof of income at the time of your application. Using this documentation, your landlord will calculate your annual income for purposes of SHERA.
 - Provide a third-party benefit letter dated January 2020 or later confirming any of the following benefits you receive: DTA benefits, MassHealth benefits, Veterans Chapter 115 benefits, or subsidized childcare.
 - If your household has zero income, you will be asked to certify to an income of zero.

SHERA Frequently Asked Questions (Cont.)

FAQ

10. How can I certify that I have experienced a financial hardship caused by COVID-19?

You can certify that you have experienced a financial hardship caused by COVID-19 by completing and signing the Tenant Certification. Landlords must accept self-certification of COVID impact. This certification also says:

- You have not applied for or received emergency rental assistance benefits from any other public source for the same time period for which SHERA funds are being requested.
- You will notify your landlord if you do receive duplicative funds.
- You give permission to your landlord to apply for SHERA on your behalf and share the information necessary to do so.

11. Do I need a social security number to be eligible for SHERA?

No, the SHERA program does not have an immigration status requirement; households may be found eligible regardless of immigration status.

If you have a social security number, you must provide the last four digits. The last four digits of the SSN are requested only to check that your assistance is not already being processed through other programs.

12. Can I apply for rent stipends (prospective rent), utility payments, or moving costs?

Not through SHERA.

You may contact a Regional Administering Agency (RAA) to determine your eligibility for assistance for rent stipends, utility payments and moving costs. If your rent does not change based on changes to your income, these agencies can determine your eligibility for up to three months of stipends. If your rent changes based on changes to your income (e.g., Section 8, MRVP), you are not eligible for any months of future rent, including first month's rent.

SHERA Frequently Asked Questions (Cont.)

FAQ

13. What if my landlord will not apply on my behalf because my landlord does not think I am eligible?

If your landlord does not believe you are eligible for SHERA, they will provide you with a letter that explains why they think you are not eligible and information about other resources for emergency rental assistance. After receiving this letter, If you think you are in fact eligible, you can do the following:

- You must submit a written request for administrative review to your property manager within 15 calendar days of getting the letter from your landlord. An administrative review is a request for someone to review your situation other than the person who made the decision that you were not eligible.
- Once you have submitted your request for administrative review, the new person will review all submitted documentation to figure out if you are eligible for SHERA and provide you with a final decision within 15 calendar days of receiving your written request.

If after the administrative review it is determined that you are eligible for SHERA, your landlord will apply on your behalf. Your landlord will tell you when the application is submitted and will continue with the SHERA process on your behalf.

Alternatively, if you are still considered ineligible for SHERA, your landlord will provide you with another letter explaining why you were still found ineligible, encourage you to provide notice if your circumstances change and you become eligible for SHERA in the future, and provide you with a list of other available rental assistance resources.

14. What happens if my application is approved?

If your application is approved, your landlord will notify you of the amount and the months for which the payments have been applied to your account.

SHERA Frequently Asked Questions (Cont.)

FAQ

15. What happens if my application is denied?

If you are found to be ineligible for SHERA by the Dept. of Housing and Community Development (DHCD), DHCD will send you and your landlord a letter explaining the reason for the denial and an opportunity to appeal the decision within 15 business days. You may be asked to provide additional documentation to verify eligibility. You will also receive information about other rental assistance programs.

16. When should I expect my rent arrearage be cleared?

It may take several weeks for your application to be approved or denied. If it is approved, funds will be paid to your landlord, who must use the funds to clear your rent arrearage within 30 days after receiving the payment. Your landlord must send you a receipt of that payment.

17. Do I still have to pay any rent I owe from before April 1, 2020 after I receive SHERA funds? Can I be evicted if I still owe rent from that time?

Yes, though there are options available to you and a grace period to help. If you have received SHERA, you are protected from eviction **for nonpayment of rent for 6 months** from the date of the last SHERA payment paid to your account by your landlord.

However, you are still obligated to pay any rent you owe that is not covered by SHERA, and you may be subject to eviction for nonpayment of rent once the 6-month period is over.

You are encouraged to work with your landlord to explore solutions such as repayment plans. You may also want to reach out to the state-funded [Housing Mediation Program](#) to request the free services of a mediator to help you and your landlord think through options and find flexible solutions that will work for everyone.

SHERA Document Checklist

If you agree to allow your landlord to apply for rental assistance on your behalf, the landlord will need to collect the required documents.

REQUIRED DOCUMENTATION

☐ Income Documentation

- ☐ Documentation already provided for your last income recertification (whether this is sufficient depends on program requirements)

OR

- ☐ Documentation of annual income:

- ☐ **A filed 2020 IRS Form(s) 1040**, one covering each adult household member over 18, if filing separately

OR

- ☐ Documentation of benefits:

- ☐ **A benefit letter** dated January 2020 or later confirming any of the following benefits:

- | | |
|--|--|
| <input type="checkbox"/> DTA benefits | <input type="checkbox"/> Veterans Chapter 115 benefits |
| <input type="checkbox"/> MassHealth benefits | <input type="checkbox"/> Subsidized childcare benefits |

OR

- ☐ Documentation of monthly income for two months prior to application

- | | |
|--|---|
| <input type="checkbox"/> Two pay stubs | <input type="checkbox"/> Unemployment benefit checks or bank statements |
| <input type="checkbox"/> Other proof of income | <input type="checkbox"/> Social Security benefit letter |

☐ Signed Tenant Certification

Attestation from the head of household certifying COVID-related financial hardship, that no duplicate benefit has been received, and permission for the owner to apply to SHERA on their behalf.

- ☐ Last four digits of social security number for head of household, if applicable (tenants do not need a social security number to be eligible).

Additional Housing Resources

- [Regional Administering Agency \(RAAs\)](#): Tenants who need help with utilities or moving should apply directly to their local RAA for assistance.
- [COVID Eviction Legal Help Project \(CELHP\)](#): Provides referrals, legal information, and legal representation for COVID-related evictions statewide.
- [Community Mediation](#): Local non-profits that can help landlords and tenants resolve disputes.
- [HUD Fair Housing](#) - HUD's website with resources on federal fair housing rights.
- [Mass Fair Housing Law](#) - The state Attorney General's site which provides an overview of the state's fair housing laws.